****Lower Brule Homeowners Assistance Fund (**READ FIRST!)**

Please be advised that the Tribe has received 10% of the funding for a pilot program. We can only approve 10 applicants for the pilot program. We will be prioritizing applicants based on the following: Income eligibility, elderly, disabled, urgency in type of repairs needed, and ability to complete repairs based on current weather.

Once the pilot program is complete and we receive the remaining funds we can open up the application process and continue to help more homeowners. We will be accepting applications from **January 31, 2022 through February 15, 2022 until 4:30 pm**. We plan to move quickly and efficiently through the pilot program so that we can receive the rest of the funding. Applicants not chosen for the pilot program will be held on to for the second round.

Please be patient with us as we want to make this process as fair as possible as well as helping as many homeowners as we can.

**LOWER BRULE SIOUX TRIBE**

**HOMEOWNER ASSISTANCE FUND GUIDELINES**

**Types of Assistance to be offered**

Grantee will deploy the following programs with HAF funds:

❏ Mortgage Payment Assistance

❏ Utility/Internet/Broadband Bill Reinstatement

❏ Home Repair Assistance

This plan includes:

❏ All of the types of HAF assistance Grantee intends to offer as of the date of submission.

**General Eligibility Criteria across All Programs**

**1. Qualifying Hardship**

● A qualifying financial hardship may include an increase of expenses or decrease in income greater than 10% and can include: job loss, job furlough, closure of place of employment, wage reduction, reduction in self-employment compensation, job and/or wage reduction due to requirements to be quarantined based on a diagnosis of COVID-19, increased expenditures associated with COVID-19 or other pertinent circumstances leading to financial hardship after January 21, 2020.

● The program application will include a hardship self-attestation form as part of the program application. Grantee will review completed self-attestation forms to determine whether they establish that the homeowner experienced a qualifying hardship. Grantee will not require any additional documentation or verification to establish a qualifying hardship.

**2. Homeowner Eligibility**

● Income at or below 100 percent of the greater of the applicable AMI or U.S. median household income. Homeowners with income above 100 percent but at or below 150 percent of the greater of the applicable AMI or U.S. median household income may be eligible, depending on satisfaction of statutory income-level targets and subject to prioritization of SDIs.

● Must complete and sign application forms and third-party authorization forms and agree to provide any necessary documentation to satisfy program guidelines within timeframes established by Grantee.

● Must have experienced a Qualifying Hardship.

● Must own and occupy the property as their primary residence or be the documented buyer in a land contract (or contract for deed) transaction.

● Must be a natural person or trustee of a living trust that holds title to the property.

● Heirs, equitable owners, and successors-in-interest, as that term is defined in Section 1024.31 of Title 12 of the Code of Federal Regulations, are eligible.

● The program will not use other factors, such as foreclosure status, credit score, bankruptcy status, the existence of other liens on the property or a homeowner’s prior cash-out refinances as eligibility criteria.

● If the property for which assistance is sought is owned by more than one owner, all owners must complete and execute the application; however, a homeowner may apply on their own if a co-owner is absent, unable or unwilling to complete the application, such as in cases of separated or divorced spouses; or where the homeowner seeking assistance is unable to obtain the signature of a co-owner due to circumstances beyond the control of the applicant or for safety reasons, including, without limitation, domestic violence perpetrated by the non-applicant homeowner. Grantee will not require more than self-attestation as to circumstances that justify not requiring a co-owner’s participation.

● No applicant may be approved for more than the maximum allowable amount of assistance or for assistance for more than one property.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| FY 2021 HAF Income Limits Summary for Lyman County, SD | | | | | | | |
|  | 1-Person | 2-Person | 3-Person | 4-Person | 5-Person | 6-Person | 7-Person |
| Greater of 100% AMI or 100% U.S. Median Income | $79,900 | $79,900 | $79,900 | $79,900 | $79,900 | $81,350 | $86,950 |
| Greater of 150% AMI or 100% of U.S. Median Income | $79,900 | $84,150 | $94,650 | $105,150 | $113,600 | $122,000 | $138,800 |

**3. Property Eligibility**

● Must be a one- to four-unit dwelling, or residential real property that includes a one- to four-unit dwelling.

● Must be owner-occupied or, in the case of a land contract, occupied by the documented buyer. Tenants may occupy the non owner-occupied units in a two- to four-unit dwelling. Grantee will determine occupancy based on the homeowner’s self-attestation and any additional documentation the homeowner is able to provide, which may include any one of the following: driver’s license or state ID, utility bill, phone or internet bill, bank statement, mortgage statement, property tax bill, tax return, deed, or any official document with name and address.

● Not vacant or abandoned, except if a temporarily displaced homeowner is applying for home repair assistance through this program or otherwise attempting to restore the property to habitable condition to live there as their primary residence.

● Manufactured housing, whether or not it is permanently affixed to real property, condominiums, cooperative unit leased to the applicant pursuant to a cooperative share owned by applicant, and properties located on land owned by a community land trust are all eligible properties.

● No single property may be approved for more than the maximum allowable amount of assistance.

**4. Maximum Assistance Available**

Applicants may be approved for more than one type of HAF assistance, but the maximum amount of assistance available for any applicant or property across all of Grantee’s HAF programs is $10,000.00.

**5. Use of Funds**

As long as an applicant has a Qualifying Hardship, HAF funds may be used:

● To repay arrears that accrued before January 21, 2020, and

● For prospective payments, as specified in the applicable program template. C. Program-Specific Criteria SEE PROGRAM TEMPLATE ATTACHMENTS. D. Intake Systems/Procedures/Participants. This application and intake process is designed and will be operated in a manner to avoid barriers to equitable access and allow for flexibility, particularly with regard to documentation requirements.

● Grantee will utilize the common application form provided by Treasury.

● Grantee will allow homeowners to apply for assistance in the following way

❏ Through an online website

❏ Paper application form received by mail, email, fax or in person

● Grantees may subcontract or sub-award all or part of program administration, including but not limited to intake, to entities with the requisite capacity and experience to successfully manage the provision of assistance to the targeted populations for HAF. When used below, the word “Grantee” means “Grantee or its subcontracted or sub-awarded program administrator(s)”.

● Grantee will determine an applicant’s annual household income based on documentation the homeowner is able to provide, which may include any one of the following: a tax return or tax transcript; paystubs, W-2s or other wage statements; bank statements demonstrating regular income; a self-employed or small business person’s profit & loss statement; benefits statements for public assistance or Social Security; pension statements; a letter from an employer; a letter from a caseworker or other professional with knowledge of a household’s circumstances certifying that an applicant’s household income qualifies for assistance; or documentation showing that the applicant qualifies for income-based benefits such as SNAP, Medicaid or an equivalent state or local program. Grantee will rely on a self-attestation without further documentation of household income to accommodate disabilities, extenuating circumstances related to the pandemic, a lack of technological access or households that are unbanked or receive income in cash. Income determinations will be made based on either 2020 AGI or the most recent two months of income, at the homeowner’s election.

● Grantee will include program materials and information on a website and set up an online application portal that is compliant with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act with all information in English and Spanish, and include materials in other languages as translations are made available from Treasury, through existing state resources, or developed by the program. The website and online portal should be accessible to applicants who are blind or have vision impairments and compatible with screen readers and other tools. The website and program materials should include relevant disability access symbols. Application materials and other documents should be made available in a text-based format that is compatible with assistive technologies.

● Grantee will include information about available who can help with the application process on their website and in printed materials, which also provide warnings against paying anyone for assistance applying for the program and avoiding scammers preying on distressed homeowners. Grantee will incorporate all translated materials made available by Treasury or other federal agencies on the program website.

● Grantee will include a statement of non-discrimination on the program website and program materials.

**E. Targeting, Outreach and Marketing Plan**

Grantee’s HAF plan will effectively target HAF resources to (1) homeowners having incomes equal to or less than 100 percent of the area median income or equal to or less than 100 percent of the median income for the United States, whichever is greater; and (2) socially disadvantaged individuals. The plan should also include strategies for reaching homeowners with mortgage distress who are not receiving affordable loss mitigation or repayment options, such as homeowners with non-federally backed loans. Grantee’s targeting strategies should be organized according to disaggregated characteristics of the targeted population(s) such as income ranges, racial and ethnic demographics, and/or geographic areas (including rural communities), as appropriate for Grantee’s jurisdiction. Targeting methods may include marketing, community engagement strategies, partnerships with housing counseling agencies or non-profit legal services organizations, the judiciary and/or foreclosure mediation programs, unemployment offices, other public benefits offices, or other educational services that are aligned with the HAF participant’s program design, in a manner that is culturally and linguistically relevant to the targeted communities and appropriate outreach to connect with homeowners with disabilities. Sample outreach and marketing strategies are included as an appendix to this document.

**ATTACHMENTS - PROGRAM TEMPLATES**

**Attachment A: Mortgage Payment Assistance**

**Attachment B: Utility/Internet/Broadband Bill Reinstatement**

**Attachment C: : Home Repair Assistance**

**Attachment A**

**Mortgage Payment Assistance Program Template**

**Program Name:** Mortgage Payment Assistance Program

**Homeowner Eligibility Criteria**: Same as General Homeowner Eligibility

*Criteria Across All Programs plus:*

● Statement of current inability to resume mortgage payments due to unemployment, underemployment or other continuing hardship.

**Property Eligibility Criteria:** Same as General Homeowner Eligibility

Criter*ia Across All Programs plus:*

● Property is subject to a mortgage; contract (or contract for deed) documented by a copy of the land contract or a recorded memorandum of land contract; a loan, installmentcontract or similar obligation secured by manufactured housing, whether or not the manufactured housing is permanently affixed to real property; or a loan secured by an individual’s share in a cooperative.

**Loan Eligibility Criteria:**

● Must be a credit transaction that is secured by a mortgage, deed of trust, or other consensual security interest on an owner occupied principal residence of a borrower that is:

(a) a one- to four-unit dwelling, or

(b) a residential real property that includes a one- to four-unit dwelling; and had an unpaid principal balance at the time of origination that was not more than the applicable conforming loan limit.

● No forbearance or additional forbearance available

\*Includes cooperative unit shares

**Maximum Amount of Assistance:** The lesser of $10,000 maximum amount of assistance per applicant for all components.

**Use of Funds and Required Outcome:** HAF assistance must be used to pay the full amount of a homeowner’s monthly mortgage or other property-secured loan payments, including any escrowed property charges, to allow homeowner to avoid new or additional delinquencies on the account.

**Form of Assistance:** Non-recourse grant.

**Method of Delivering Assistance:** Funds will be paid monthly, as applicable, to the mortgage servicer or other third-party payee authorized by the servicer, or other third party authorized to collect eligible charges in accordance with reinstatement instructions received from the payee. All payments will be made directly by check or other payment method accepted by the mortgage servicer or authorized payee.

**Attachment B**

**Utility/Internet/Broadband Bill Reinstatement Program Template**

**Program Name:** Utility/Internet/Broadband Bill Reinstatement Program

**Homeowner Eligibility Criteria:** Same as General Homeowner

*Eligibility Criteria across All Programs plus:*

● Due directly or indirectly to the pandemic, homeowner is at least one installment payment in arrears on one or more property charges including:

(a) Electricity, home heating or cooling, or other utilities

(b) Internet service/broadband

(c)Homeowner is ineligible for or needs are not met by existing non-HAF utility assistance and broadband assistance programs.

**Property Eligibility Criteria**: Same as General Homeowner Eligibility Criteria Across All Programs

**Maximum Amount of Assistance:** The lesser of $10,000 maximum amount of assistance per applicant for all components.

**Use of Funds and Required Outcomes:** Any delinquency, including any outstanding interest or penalties or reasonably required legal fees, that threatens sustained ownership of the property must be brought current by program assistance or resolved concurrently with the program providing assistance. Funds may also be used to pay charges coming due in the 90 days following program approval.

**Form of Assistance:** Non-recourse grant.

**Method of Delivering Assistance:** Funds will be paid directly to the utility provider, broadband internet provider, or other applicable third-party authorized to collect eligible charges.

**Attachment C**

**Home Repair Assistance Program Template**

**Program Name:** Home Repair Assistance Program

**Homeowner Eligibility Criteria:** Same as General Homeowner Eligibility

*Criteria Across All Programs plus:*

● At the time repairs begin, homeowner is current on other secured home payment obligations, on an active payment plan or forbearance, and/or getting related HAF assistance for those obligations.

● Homeowner will be able to afford applicable payments necessary to sustain homeownership (mortgage, taxes, insurance, association dues, etc.) after repairs are completed, based on a financial analysis established at the reasonable discretion of Grantee.

● Homeowner does not qualify for or has not been able to access affordable home repair financing (self-attestation of applicant’s efforts will satisfy). Grantees may determine, based on a reasonable analysis of homeowner needs data, that homeowners meeting certain criteria, e.g. income at or below a percentage of AMI, are presumed to meet this requirement without requiring homeowner attestation or documentation.

**Property Criteria:** Same as General Property Eligibility

*Criteria Across All Programs plus:*

● Property will continue to be the applicant’s owner-occupied primary residence once the repairs are made.

● Properties that have outstanding violations may receive assistance if corrections are addressed before funding, or are included in the scope or work funded by the program.

*Eligible Property Conditions:*

● Housing deficiencies or conditions exist which may be hazardous to occupants/residents, OR

● Property has a code violation or other citation, or is in danger of being cited or condemned, without the necessary repair, OR

● Property is uninhabitable or condemned and the repair is necessary to make the home livable,

● Home improvements are necessary to improve accessibility and help senior residents age in place.

**Project Criteria:** Repair must be done through a licensed contractor. Grantees may choose to require program pre-approval of contractors, and may establish pre-approved contractor lists at option of Grantee. Copy of contract must be provided to the program for approval, or homeowners and contractors must use a program-approved contract template. Projects must comply with applicable zoning, building, and code requirements.

**Maximum Amount of Assistance:** The lesser of $10,000 maximum amount of assistance per applicant for all components.

**Use of Funds and Required Outcome:** Program shall only fund work that addresses the Eligible Property Conditions specified above.

**Form of Assistance**: Assistance will be structured as a grant. Payment will only be made upon confirmation that the relevant progress is made according to the terms of the contract.

**Method of Delivering Assistance**: Funds will be paid directly to the general contractor or entity responsible for rehabilitation upon satisfactory completion of work. Grantees should ensure there are reasonable oversight processes in place to confirm satisfactory completion of work before full payment is made; large projects may require greater oversight than small scopes.



**Homeowner Assistance Fund (HAF) Application**

First Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ MI\_\_\_\_\_ Last Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mailing Address\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Physical Address\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Complete information below for all persons in your home, including yourself.

Name of household members.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| First Name | Last Name | Date of Birth | Enrollment # | Relationship |
|  |  |  |  | SELF |
|  |  |  |  |  |
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REPORT GROSS (amount before deductions) INCOME \*Wages, \*Self-employment, \*Social Security, \*SSI, \* Child support, \*Alimony, \*BIA GA, \*TANF, \*Unemployment, \*Worker’s Compensation, \*Veteran’s Benefits, \*Retirement, \*Pensions, \*Annuities, \*all other sources of income FOR ALL PERSONS IN THE HOME

(See page 2 of HAF Guidelines for income limits)

**PROVIDE PROOF OF INCOME.** Examples are:

* Money NOT from work: Award letters or copies of check stubs.
* Money from work: wage stubs, employer statement verifying gross pay and date received.
* Money from self-employment: copy of most recent income tax return

|  |  |  |
| --- | --- | --- |
| Person with income | Type of income | Gross Amount |
|  |  |  |
|  |  |  |
|  |  |  |

Please check the type of assistance you are applying for (can check more than one):

* Mortgage Payment Assistance
* Utility/Internet/Broadband Bill Reinstatement
* Home Repair Assistance

Please provide a detailed explanation of how your households’ financial situation has been impacted by COVID-19 or during the coronavirus outbreak (January 2020 to present).

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Please review all information below before signing the application.

* I understand that it is my responsibility to provide proof of income and other requested information needed to determine eligibility for the program and that failure to provide this information will result in my application being denied.
* I understand that if I receive assistance which I am not entitled to as a result of providing false information; I must repay the cost of that assistance.
* I understand that this application is a request for assistance. It is not a contract to provide assistance.
* I understand that funds I may qualify for are based on current income, family size and need.
* I understand that I may not qualify for the maximum amount available.
* I understand that members living within the exterior boundaries of the Lower Brule Sioux Tribe who apply will be given first priority for assistance.
* I understand that it may take up to 14 days from the date of my application for the program to approve/deny my application.

By my signature, I certify, under penalty of perjury, the truth of the information contained in this application, and I give my consent for any person, agency or institution to supply information to the Lower Brule Sioux Tribe Home Owners Assistance Fund Program about myself, my family and all other adult household members residing in the home.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_

Signature Date

Please submit your application to:

Ursula Estes—LB Administration Building (Council hallway) (605) 661-6104

Angela Estes-Frenier—Lower Brule Head Start (605) 730-0507